## **EXHIBIT Z4**

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ation
NANCIAL PROTECTION AND INNOVATION
TE OF CALIFORNIA
) MLO License No.: CA-DOC217438 ) NMLS No. 217438
) )
) ) ORDER REVOKING MORTGAGE ) LOAN ORIGINATOR LICENSE
) PURSUANT TO FINANCIAL CODE
) § 22714 )
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State of California - Department of Financial Protection and Innovation

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The Acting Commissioner of Financial Protection and Innovation finds as follows:

I.

## Introduction

- 1. The Commissioner of Financial Protection and Innovation (Commissioner) as head of the Department of Financial Protection and Innovation (Department) is authorized to administer and enforce the provisions of the California Financing Law (CFL) (Cal. Fin. Code §§ 22000-22780.1). Under the CFL the Commissioner licenses and regulates finance lenders, brokers, and mortgage loan originators (MLO).
- 2. To become licensed by the Commissioner as an MLO, an individual must submit a uniform application form, used to collect information about the individual, through the Nationwide Multistate Licensing System & Registry (NMLS). The NMLS contains a detailed set of instructions for filing license applications, including a checklist of items to be completed by the applicant, who is fully responsible for all the requirements of the license.
- Individuals seeking to obtain an MLO license file an MU4 form, and control persons within the mortgage company must file an MU2 form.
- Once licensed, the MLO or control person is required, under §§ 22108, 22755, and Cal. Code Regs. tit. 10, § 1409.1, to promptly amend forms MU2 and MU4 on NMLS to disclose significant events.
- 5. On June 7, 2010, the Commissioner approved Mark Anthony Sawyer's (Sawyer) application for an MLO license pursuant to Financial Code § 22109.1, license number CA-DOC217438.
- 6. At all relevant times, Sawyer owned and founded Mark Anthony Sawyer dba MAS Financing (MAS Financing), a company that was licensed as a finance broker under the authority of the CFL beginning on July 10, 2007, CFL license number 6053860, with a business address of 1905 O'Toole Way, San Jose, California 95131. MAS Financing brokered residential mortgage loans and employed mortgage loan originators.
- On December 3, 2024, the Commissioner issued a Notice of Intention to Issue an Order Revoking Mark Anthony Sawyer's MLO license, Accusation, and accompanying documents

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(Revocation Pleadings). The Commissioner issued the action finding that Sawyer failed, on numerous occasions, to promptly amend his MU2 and MU4 forms to disclose State regulatory actions and orders against MAS Financing while he was a licensed MLO and controlled the organization. On the same date, the Commissioner also instituted an enforcement action to revoke MAS Financing's CFL license.

8. On December 11, 2024, the Commissioner served Mark Anthony Sawyer with the Revocation Pleadings via certified, return receipt mail at his licensed location. The Department has not received a request for a hearing from Mark Anthony Sawyer and the statutory time to request one has expired.

## II.

## **Revocation Order**

NOW GOOD CAUSE APPEARING THEREFORE, it is hereby ordered that the mortgage loan originator license issued by the Commissioner to Mark Anthony Sawyer is hereby revoked. This order is effective as of the date hereof.

Dated: January 7, 2025 Los Angeles, California



KHALIL MOHSENI

Acting Commissioner of Financial Protection and Innovation

By MARY ANN SMITH **Deputy Commissioner Enforcement Division**